

WHAT IS CLAIMED IS:

1. A method for providing recent financial transaction data to a plurality of users of a web site comprising:
 - collecting at a computer financial transaction data for said plurality of users;
 - transmitting at least daily said financial transaction data for said plurality of users from said computer to a database accessible from a server at said web site;
 - prompting one of said plurality of users of said web site for an account number;
 - requesting from said database financial transaction data for said account number; and
 - presenting said financial transaction data for said account number to said one of said plurality of users of said web site.
2. The method of claim 1 further comprising creating and presenting to said one of said plurality of users a report comprising said financial transaction data.
3. The method of claim 1 further comprising transmitting said financial transaction data to an accounting software package at said one of said plurality of users' computer.
4. The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in a browser.
5. The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in an online information service application.
6. The method of claim 1 wherein said financial transaction data originates from a

plurality of financial institutions and processing centers.

7. The method of claim 1 wherein said computer is a financial services provider computer.
8. A system for providing recent financial transaction data to a plurality of users of a web site comprising:
 - a computer for collecting financial transaction data for said plurality of users;
 - a server at said web site for receiving said financial transaction data from said computer at least daily;
 - a database for storing said financial transaction data received at least daily;
 - an account number from one of said plurality of users of said web site;
 - financial transaction data for said account number from said databasewherein said financial transaction data for said account number is presented to said one of said plurality of users of said web site.
9. The system of claim 8 further comprising a report comprising said financial transaction data for said one of said plurality of users.
10. The system of claim 8 further comprising an accounting software package at said one of said plurality of users' computer for receiving said financial transaction data.
11. The system of claim 8 wherein said financial transaction data is presented to said one of said plurality of users in a browser.
12. The system of claim 8 wherein said financial transaction data is present to said one of said plurality of users in a online service information application.
13. The system of claim 8 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.

14. The system of claim 8 wherein said computer is a financial services provider computer.
15. A method for providing through a web site financial transaction data to a card user comprising:
 - collecting financial transaction data for a plurality of card users at a computer;
 - transmitting at least daily said financial transaction data for said card user from said computer to a database accessible from a server at said web site;
 - determining an account number for said card user when said card users accesses said web site; and
 - transmitting said financial transaction data for said card user to said card user's computer.
16. The method of claim 15 further comprising creating and presenting to said card user a report comprising said financial transaction data.
17. The method of claim 15 further comprising transmitting said financial transaction data to an accounting software package at said card user's computer.
18. The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to a browser.
19. The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to an online information service application.
20. The method of claim 15 wherein said card user is selected from the group consisting of credit card users and debit card users.

21. The method of claim 15 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.
22. The method of claim 15 wherein said computer is a financial services provider computer.
23. A system for providing recent financial transaction data to a card user comprising:
 - a computer for collecting financial transaction data for said card user;
 - a server at a web site for receiving at least daily said financial transaction data from said financial service provider computer;
 - a database for storing said financial transaction data received at least daily;
 - an account number for said card user of said web site;
 - financial transaction data from said database for said account number wherein said financial transaction data for said account number is presented to said card user.
24. The system of claim 23 further comprising a report comprising said financial transaction data for said card user.
25. The system of claim 23 further comprising an accounting software package at said card user's computer for receiving said financial transaction data.
26. The system of claim 23 wherein said financial transaction data is presented to said card user in a browser.
27. The system of claim 23 wherein said financial transaction data is presented to said card user in an online information service application.
28. The system of claim 23 wherein said card user is selected from the group consisting of credit card users and debit card users.

29. The system of claim 23 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.
30. The system of claim 23 wherein said computer is a financial services provider computer.
31. A method for providing recent financial transaction data to a user of a web site comprising:
- collecting at a computer financial transaction data for said user;
 - transmitting from said computer to a database accessible from a server at said web site said financial transaction data for said user wherein said financial transaction data relates to transactions posted the previous day;
 - confirming the identity of said user when said user accesses said web site;
 - determining an account number for said user for said first financial institution;
 - requesting from said server at said web site financial transaction data for said account;
 - transmitting said financial transaction data for said account number to said user's computer.
32. The method of claim 31 wherein said financial transaction data comprises credit card transaction data.
33. The method of claim 31 wherein said financial transaction data comprises debit card transaction data.
34. The method of claim 31 wherein said financial transaction data comprises credit card data and debit card transaction data.

35. The method of claim 31 further comprising presenting to said user said financial transaction data in a report.
36. The method of claim 35 wherein said user is prompted for information to generate said report.
37. The method of claim 31 further comprising downloading said said financial transaction data to an accounting program at said user's computer.
38. The method of claim 31 wherein said computer is a financial services provider computer.
39. A system for providing recent financial transaction data from a plurality of financial institutions to a user of a web site comprising:
 - financial transaction data for said user for a first financial transaction;
 - financial transaction data for said user for a second financial transaction;
 - a computer for collecting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;
 - a database accessible from a server at said web site for receiving from said computer within 24 hours of posting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;
 - a process for verifying the identity of said user when said user accesses said web site;
 - an account number for said user for accessing said user's financial transaction data; and

a request for obtaining from said server at said web site and transmitting to said user's computer financial transaction data for said account.

40. The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.
41. The system of claim 39 wherein said financial transaction data for said first financial transaction comprises debit card transaction data.
42. The system of claim 39 wherein said financial transaction data from said first financial transaction comprises credit card transaction data and said financial transaction data for said second financial transaction comprises debit card transaction data.
43. The system of claim 39 further comprising a report for presenting to said user said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
44. The system of claim 43 wherein said user is prompted for information to generate said report.
45. The system of claim 39 further comprising an accounting program at said user's computer for downloading said said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
46. The system of claim 39 wherein said computer is a financial services provider computer.